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|--|-------------------------|-------------|-----------|--------------------------------|--------------------|
| Information to identify the case: | | | | | |
| Debtor 1 | John E. Wright | | | Social Security number or ITIN | xxx-xx-9731 |
| | First Name | Middle Name | Last Name | EIN | __-_____- |
| Debtor 2 | Denise M. Wright | | | Social Security number or ITIN | xxx-xx-0146 |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | | | |
| Case number: 15-22496-CMB | | | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John E. Wright

Denise M. Wright

10/14/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John E. Wright
Denise M. Wright
Debtor(s)

Case No. 15-22496-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin

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Date Rcvd: Oct 14, 2020

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2020:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + John E. Wright, Denise M. Wright, 101 Kimber Drive, McMurray, PA 15317-5313 |
| aty | Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708 |
| cr | + Toyota Motor Credit Corporation, As Servicer for Toyota Lease Trust, C/O Schiller & Knapp, LLP, 950 New Loudon Road, Suite 109 Latham, NY 12110-2190 |
| 14109508 | ++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, Inc., P.O. Box 117, Columbus, OH 43216 |
| 14111046 | + County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101 |
| 14075361 | + Daniel C. Fanaselle, Esq., Powers, Kirn & Associates, LLC, Eight Neshaminy Interplex, Suite 215, Feasterville Trevose, PA 19053-6980 |
| 14263199 | + Estates of Hidden Valley, c/o Lisa M. Burkhart, Esquire, BRANDT, MILNES & REA, P.C., 310 Grant Street, Suite 1109, Pittsburgh, PA 15219-2227 |
| 14075363 | + First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401 |
| 14075366 | + Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349 |
| 14075367 | + Kirkland Financial, LLC, 3000 Business Park Circle, Suite 500, Goodlettsville, TN 37072-3186 |
| 14141360 | Kirkland Financial, LLC, 3000 Business Park Circle, Suite 500, Union City, Tennessee 38261 |
| 14075368 | + Linebarger Goggan Blair & Samp, P.O. Box 90128, Harrisburg, PA 17109-0128 |
| 14075369 | Mom Loan, 111 Bruce Run Road, Canonsburg, PA 15317 |
| 14075370 | + Northland Group Levin Furniture, P.O. Box 390846, Minneapolis, MN 55439-0846 |
| 14111043 | + Peters Township, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101 |
| 14111044 | + Peters Township/Peters Township SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101 |
| 14075372 | + Strategic Recovery, P.O. Box 52238, Idaho Falls, ID 83405-2238 |
| 14075373 | + Summit Physical Therapy, 414 Penco Rd., Wierton, WV 26062-3822 |
| 14099683 | + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013 |

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 15 2020 03:54:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | Email/PDF: resurgentbknofications@resurgent.com | Oct 15 2020 02:21:56 | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 |
| 14075360 | + EDI: ACCE.COM | Oct 15 2020 04:18:00 | Asset Acceptance LLC/Levin, P.O. Box 2036, Warren, MI 48090-2036 |
| 14075364 | + EDI: IRS.COM | Oct 15 2020 04:18:00 | Internal Revenue Service, Centralized Insolvency Operation, 2970 Market St., Philadelphia, PA 19104-5002 |
| 14118749 | Email/PDF: resurgentbknofications@resurgent.com | Oct 15 2020 02:21:56 | LVNV Funding, LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675 |
| 14082524 | Email/PDF: resurgentbknofications@resurgent.com | Oct 15 2020 02:21:56 | LVNV Funding, LLC its successors and assigns |

District/off: 0315-2

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Total Noticed: 31

| | | | |
|----------|---|----------------------|--|
| | | | as, assignee of Chase Bank USA, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14082523 | Email/PDF: resurgentbknofications@resurgent.com | Oct 15 2020 02:21:56 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14082525 | Email/PDF: resurgentbknofications@resurgent.com | Oct 15 2020 02:23:43 | LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14100939 | + Email/Text: csc.bankruptcy@amwater.com | Oct 15 2020 03:55:00 | Pa. American Water, PO Box 578, Alton, IL 62002-0578 |
| 14082362 | + Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 15 2020 03:54:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946 |
| 15008458 | EDI: BL-BECKET.COM | Oct 15 2020 04:18:00 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14121579 | + Email/Text: bankruptcy@firstenergycorp.com | Oct 15 2020 03:54:00 | West Penn Power, 1310 Fairmont Ave, Fairmont, WV 26554-3526 |

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Estates of Hidden Valley |
| cr | | Kirkland Financial, LLC |
| cr | | Peters Township |
| cr | | Peters Township School District |
| cr | | Toyota Lease Trust |
| 14075362 | | Family Practice |
| 14075365 | | John Kovtsogiani |
| 14075371 | | Peters Township |
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| jdb | *+ | Denise M. Wright, 101 Kimber Drive, McMurray, PA 15317-5313 |

TOTAL: 8 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:

District/off: 0315-2

User: lfin

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Date Rcvd: Oct 14, 2020

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Total Noticed: 31

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com |
| Brian Nicholas | on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com |
| David Z. Valencik | on behalf of Debtor John E. Wright dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com |
| David Z. Valencik | on behalf of Joint Debtor Denise M. Wright dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com |
| Donald R. Calaiaro | on behalf of Attorney Calaiaro Valencik dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com |
| Donald R. Calaiaro | on behalf of Joint Debtor Denise M. Wright dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com |
| Donald R. Calaiaro | on behalf of Debtor John E. Wright dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com |
| Jeffrey R. Hunt | on behalf of Creditor Peters Township jhunt@grblaw.com cnoroski@grblaw.com |
| Jeffrey R. Hunt | on behalf of Creditor Peters Township School District jhunt@grblaw.com cnoroski@grblaw.com |
| Jill Manuel-Coughlin | on behalf of Creditor Kirkland Financial LLC bankruptcy@powerskirm.com |
| Kevin Scott Frankel | on behalf of Creditor Kirkland Financial LLC pabk@logs.com |
| LeeAne O. Huggins | on behalf of Creditor Kirkland Financial LLC pabk@logs.com |
| Lisa M. Burkhart | on behalf of Creditor Estates of Hidden Valley lburkhart@bmr-law.com fjug@bmr-law.com |
| Mark B. Peduto | on behalf of Joint Debtor Denise M. Wright mpeduto@c-vlaw.com jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com |
| Mark B. Peduto | on behalf of Debtor John E. Wright mpeduto@c-vlaw.com jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com |
| Martin A. Mooney | on behalf of Creditor Toyota Motor Credit Corporation kcollins@schillerknapp.com lgadomski@schillerknapp.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Peter J. Ashcroft | on behalf of Creditor Toyota Motor Credit Corporation pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 19